

## Money Matters: Wisely Budgeting for Growth

Budgeting is a great time to develop a plan, with the right leaders, for spending. I prefer approaching budgeting with a growth mentality. If you do so, your budget will be bigger than it was the previous year. **A growth budget is a step of faith, but wisdom will require you to have a plan for spending if the growth in giving isn't realized.**

Instead of displaying wisdom in spending, shrewdness in planning, and generosity in giving, **church leaders often succumb to the spending values of this world.** Sadly many churches are collective reflections of American spending habits—spending all we have and even money we haven't yet received. Church leaders teach by their spending; therefore, we must display a better way to live by how we manage the resources God entrusts to us. Part of this, I believe, means spending less than you receive as a church.

But how do you reconcile this with a growth mentality? Budgeting in a growing church is very challenging because it's difficult to predict what giving trends will be in the future. The current growth isn't always consistent nor is it clear what the new "per-person" giving will be. Often those new to the faith don't start giving immediately. The practice of simply multiplying the current growth rate by the current "per-person" giving is a good starting point, but it's really more reflective of the past than predictive of the future. [To do this, a church simply estimates the number of new people and multiplies that number by the current "average per-person" giving]

**The budgeting season is a good time to wrestle with the tension of growth and uncertainty, faith and wisdom.** You can reconcile a growth mentality and shrewd planning by using the budgeting time to objectively and proactively plan spending so that you're not making chaotic decisions later.

How could this look practically?

(1) Have a trigger plan for unleashing new budgeted resources. Mark the areas in your budget that will be "released" after the giving reaches a new consistent level. Once the weekly giving reaches that point, the trigger is pulled.

(2) Develop a plan for spending freezes. With a small team of wise people, plan what spending would be frozen at specific levels of giving. Examples: You may freeze new hires until a consistent level of giving is realized. Or if giving drops to a certain point, certain expenses are suspended.

**Establish a flexible framework during budgeting so that clarity is gained before it's needed.** It's much easier to have objective and level-headed discussions before the moment is urgent.

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